

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: ETHEL L. TONEY

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Case No. 05-77888

Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2005.
- 2) The plan was confirmed on 02/17/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/05/2006, 05/09/2007, 03/27/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/06/2009.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,600.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,775.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 14,737.60	
Less amount refunded to debtor	\$ 131.60	
NET RECEIPTS		\$ 14,606.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,200.00	
Court Costs	\$ 141.75	
Trustee Expenses & Compensation	\$ 917.80	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,259.55
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	1,200.00	1,200.00	1,200.00	1,200.00	0.00
FORD MOTOR CREDIT CORP	Sec	3,000.00	3,246.78	3,246.78	3,246.78	228.76
FORD MOTOR CREDIT CORP	Uns	0.00	0.00	0.00	0.00	0.00
SMC	Uns	261.00	364.58	364.58	81.27	0.00
BP / CITIBANK	Uns	296.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	823.00	919.06	919.06	204.88	0.00
CARDMEMBER SERVICE / BANK	Uns	1,575.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	1,096.00	820.79	820.79	182.98	0.00
LVNV FUNDING LLC	Uns	2,423.00	3,068.49	3,068.49	684.05	0.00
ROUNDUP FUNDING LLC	Uns	118.00	232.34	232.34	51.79	0.00
CREDIT FIRST NA	Uns	445.00	570.95	570.95	127.28	0.00
DIRECT MERCHANT BANK	Uns	4,657.00	NA	NA	0.00	0.00
FASHION BUG	Uns	118.00	NA	NA	0.00	0.00
FIRST CONSUMERS NB MASTER	Uns	2,183.00	2,259.31	2,259.31	503.66	0.00
FIRST NORTH AMERICAN	Uns	606.00	NA	NA	0.00	0.00
FMC OMAHA	Uns	4,769.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	7,327.00	8,727.27	8,727.27	1,945.54	0.00
ECAST SETTLEMENT	Uns	576.00	601.61	601.61	134.12	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
KOHL'S DEPARTMENT STORE	Uns	310.00	385.33	385.33	85.90	0.00
ROUNDUP FUNDING LLC	Uns	107.00	189.66	189.66	42.28	0.00
MARSHALL FIELD	Uns	385.00	564.07	564.07	125.75	0.00
ECAST SETTLEMENT	Uns	611.00	839.09	839.09	187.06	0.00
SEARS GOLD MASTERCARD	Uns	103.00	NA	NA	0.00	0.00
SHELL MASTERCARD	Uns	324.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	2,880.00	3,719.33	3,719.33	829.13	0.00
ECAST SETTLEMENT	Uns	1,647.00	2,015.44	2,015.44	449.29	0.00
WORLDWIDE ASSET PURCHASNG	Uns	4,964.30	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Uns	0.00	33,712.12	0.00	0.00	0.00
LVNV FUNDING LLC	Uns	600.00	670.75	670.75	149.53	0.00
ASSOCIATED RECOVERY SYSTEMS	Uns	441.46	441.46	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,893.48	5,893.48	1,313.81	0.00
B-LINE LLC	Uns	0.00	1,793.63	1,793.63	399.84	0.00
B-LINE LLC	Uns	0.00	6,157.84	6,157.84	1,372.75	0.00
INVESTMENT RETRIEVERS INC	Uns	0.00	3,792.02	0.00	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	141.75	141.75	141.75	141.75	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 3,246.78	\$ 3,246.78	\$ 228.76
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 3,246.78	\$ 3,246.78	\$ 228.76
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 39,793.02	\$ 8,870.91	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,259.55	
Disbursements to Creditors	\$ 12,346.45	
TOTAL DISBURSEMENTS:		\$ 14,606.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/31/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.